

## REMARKS

### STATUS OF THE CLAIMS

In accordance with the foregoing, claims 1, 7, 13, 19 and 22 have been amended. Claims 4, 5, 10, 11, 16, 17, 20 and 21 have been cancelled. Claims 1-3, 6-9, 12-15, 18, 19 and 22 are pending and under consideration.

No new matter is being presented, and approval of the amended claims is respectfully requested.

### REJECTIONS OF CLAIMS 1-22 UNDER 35 U.S.C. §102(b) AS BEING ANTICIPATED BY VALENTINO (U.S. PATENT NO. 4,648,037)

Claims 4, 5, 10, 11, 16, 17, 20 and 21 are cancelled herein, however the features thereof are incorporated into their respective independent claims 1, 7, 13, 19 and 22. The rejections of claims 1-3, 6-9, 12-15, 18, 19 and 22 are respectfully traversed and reconsideration is requested.

Amended independent claim 1, for example, recites an advertisement information file that stores advertising information, possibly including an advertisement link that allows access to an additional advertising information, said advertising information being sent from an advertising company (see, e.g., paragraph [0043] of the present specification); and a purchase information file that stores purchase information when the member utilizes the advertising information, the purchase information being sent in aggregate to the advertising company (see, e.g., paragraph [0037] of the present specification).

Thus, according to the present invention recited in amended independent claim 1, the purchase information is sent in aggregate to the advertising company.

The Examiner cites column 5, lines 49-64, and column 14, lines 34-44, of Valentino, as disclosing that purchase information is sent to the advertising company. However, the cited portions of Valentino merely discuss that the financial communication service, described in Valentino, enables the employee to change his benefit program by inputting transaction commands into the keyboard 22 in response to instructions provided on the CRT 21. According to Valentino, employees may be requested, based on their selection, to enter information that will originate transactions. For instance, upon viewing certain savings account balances, the employee may choose to transfer funds between accounts, change the allocation or participated, or make withdrawals or various other financial transactions.

Therefore, it is respectfully submitted that Valentino fails to teach or even suggest sending the purchase information, in aggregate, to the advertising company, which sent said advertising information.

Amended independent claims 7, 13 and 22 recite similar features to amended independent claim 1, discussed above, and thus it is respectfully submitted that independent claims 1, 7, 13 and 22 patentably distinguish over the prior art, for at least the reasons provided above.

Dependent claims 2, 3, 6, 8, 9, 12, 14, 15 and 18 inherit the patentability of their respective base claims and, thus, it is further submitted that the pending dependent claims also patentably distinguish over the prior art.

Independent claim 19 is amended herein to recite a confirmation data structure that stores confirmation information, to be sent to a second source, when the source submits the wage inquiry and the communicator sends the detailed wage data.

On page 9 of the Action (referring to claim 21) the Examiner states that Valentino discloses this feature, citing column 5, lines 49-64 and column 14, lines 19-44. However, as described above, the cited portion of Valentino merely discloses that the financial communication service, described in Valentino, enables the employee to change his benefit program by inputting transaction commands into the keyboard 22 in response to instructions provided on the CRT 21. According to Valentino, employees may be requested, based on their selection, to enter information that will originate transactions.

In fact, column 5, lines 59-64, of Valentino, states that a printer 23 can be included in the benefit and financial communication system so that only the employee can obtain a written record of the displayed information. Column 14, lines 42-44, states that written confirmation can be produced when various transactions are carried out; however, Valentino makes no mention of storing confirmation information, *to be sent to a second source*, as recited in amended independent claim 19. Therefore, it is respectfully submitted that independent claim 19, as amended, patentably distinguishes over the prior art.

It should be noted that dependent claims 3, 9 and 15 recite a feature similar to that discussed above for independent claim 19. Thus, it is further submitted that dependent claims 3, 9 and 15 patentably distinguish over the prior art for the reasons set forth above.

CONCLUSION

In accordance with the foregoing, it is respectfully submitted that all outstanding objections and rejections have been overcome and/or rendered moot. Further, all pending claims patentably distinguish over the prior art. There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: June 26, 2006

By: Michael P. Stanley  
Michael P. Stanley  
Registration No. 58,523

1201 New York Avenue, N.W., 7th Floor  
Washington, D.C. 20005  
Telephone: (202) 434-1500  
Facsimile: (202) 434-1501